# PI E-MAIL & FAX ALERT

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## Beware of Bad PI Liens

***They do not pay your fees.***

**Some PI lawyers use trickery to avoid honoring your PI Liens. Don't assume that the signed lien you have is helpful. If the lawyer doesn't want to use your lien, be careful. Look for the following was *warnings:***

1) **Will pay only "reasonable" fees.**
2) **Attorney gets paid first.**
3) **Attorney does not have "fiduciary" duty.**
4) **No protection if patient changes attys.**
5) **Patient may ask for discount.**
6) **Does not approve of Assignments.**
7) **That attorney must get 1/3 first.**
8) **That attorney must get his costs advanced first.**
9) **That doctor agrees to accept no more than 1/3 of the settlement.**
10) **That atty and patient each get 1/3 or more and doctor gets the balance.**

**We found the first 6 conditions on a lien recently sent to us. We like to think we are lien *connoisseurs* so send us any unusual or bazaar lien for our collection. Maybe we should post them. Or would that give bad ideas to bad attorneys? Tell us.**

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**Shawn Steel is speaking at**
**H.J. Ross Company's Comprehensive Basic Insurance Seminars**

**Saturday, July 11 in Whittier**
**Saturday, July 18 in San Francisco**
**Saturday, August 15 in Sacramento**

**To register please call H.J. Ross Company at (800) 562-3335 or you can register online at**

**www.hjrosscompany.com**

## Farmers Insurance Hit with a series of bad faith suits nationwide

**Farmers was sued in a class action for overcharging its monthly paying customers, more than those for paying annually.**

**Additionally, to buy an insurance policy from Farmers, you have to sign a special agreement to pay a "management fee" on top of the cost of the insurance. Would you be surprised to learn that the company grossly overcharges its customers on that fee?**

**The Court of Appeals found this violated the Insurance Code and constitutes a misdemeanor.**

**We recommend a great website that is exclusively devoted to keeping track of Farmers excesses:**

**www.Farmersinsurancegroupsucks.com**

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**Free Monthly Teleconference**
**Wednesday, June 24 @ 1:00 pm**

**GETTING PAID FOR PI**

**E-mail johntawlian@shawnsteel.com for telephone # and pass code.**